

TOP 100 CURRENT HOLDERS OF FFELP LOANS AS OF 9/30/99

06-APR-00

	LENDER NAME/ STATE/(CITY)/[# LID'S]	\$ OUT- STANDING AS OF 9/30/99
1	SALLIE MAE VA (RESTON) [22]	45,090.5
2	CITICORP NY (PITTSFORD) [8]	9,465.8
3	SECONDARY MARKET SERVICES IN (INDIANAPOLIS) [6]	5,236.8
4	FIRST UNION NATIONAL BANK CA (SACRAMENTO) [24]	4,629.6
5	NORWEST BANK STUDENT LOAN CENTER SD (SIOUX FALLS) [23]	4,157.0
6	NELLIE MAE MA (BRAintree) [3]	3,576.9
7	KEY CORP OH (CLEVELAND) [11]	2,926.8
8	BANK OF AMERICA CORP CA (BREA) [18]	2,642.9
9	STUDENT LOAN FUNDING CORP OH (CINCINNATI) [16]	2,629.1
10	NATIONAL CITY BANK OH (CLEVELAND) [18]	2,310.3
11	UNION BANK & TRUST COMPANY NE (LINCOLN) [6]	2,133.8
12	PITTSBURGH NATIONAL CORP PA (PITTSBURGH) [2]	1,851.5
13	PENNA HIGHER ED ASSISTANCE AGENCY PA (HARRISBURG) [2]	1,759.8
14	CALIFORNIA HIGHER ED LOAN AUTHORITY CA (SAN FRANCISCO) [7]	1,689.0
15	SUNTRUST BANK VA (RICHMOND) [14]	1,631.5
16	MELLON BANK PA (PITTSBURGH) [16]	1,581.5
17	BANK ONE OH (COLUMBUS) [33]	1,530.6
18	EFS FINANCE CO IN (INDIANAPOLIS) [4]	1,522.1
19	NATIONAL HIGHER ED LOAN PROGRAM NE (LINCOLN) [4]	1,321.7
20	MISSOURI HIGHER ED LOAN AUTHORITY MO (ST LOUIS) [2]	1,274.4

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21	SOUTH CAROLINA STUDENT LOAN CORP SC (COLUMBIA) [9]	1,251.4
22	ILL. DESIGNATED ACCT. PURCHASE PROG IL (DEERFIELD) [2]	1,033.1
23	ARIZONA EDUCATIONAL LOAN MARKETING AZ (MESA) [4]	992.8
24	EDUCATION FINANCE GROUP MA (S. YARMOUTH) [2]	987.5
25	COLLEGE FOUNDATION INC. NC (RALEIGH) [1]	978.4
26	BRAZOS STUDENT FINANCE CORP TX (WACO) [2]	930.2
27	BRAZOS HIGHER ED AUTHORITY TX (WACO) [7]	743.5
28	UTAH STATE BOARD OF REGENTS UT (SALT LAKE CITY) [3]	741.0
29	EDUCATIONAL FUNDING OF THE SOUTH TN (KNOXVILLE) [1]	682.6
30	VERMONT ED LOAN FINANCE PROGRAM VT (WINOOSKI) [1]	676.8
31	FLEET BANK NY (UTICA) [10]	654.7
32	EDUCATION LOANS INC SD (ABERDEEN) [1]	649.3
33	FIRSTAR BANK WI (MILWAUKEE) [9]	647.1
34	CHASE MANHATTAN BANK NY (GARDEN CITY) [14]	645.8
35	COLORADO STUD OBLIGATION BOND AUTH CO (DENVER) [2]	589.5
36	MICHIGAN HIGHER ED STUD LOAN AUTH MI (LANSING) [1]	588.7
37	U S BANK MN (ST PAUL) [23]	574.1
38	IOWA STUDENT LOAN LIQUIDITY CORP IA (DES MOINES) [1]	553.8
39	NEW HAMPSHIRE HIGHER ED LOAN CORP NH (CONCORD) [1]	486.8
40	KENTUCKY HIGHER ED STUD LOAN CORP KY (LOUISVILLE) [1]	484.1

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41	NORTH TEXAS HIGHER ED AUTH TX (FORT WORTH) [1]	474.0
42	PANHANDLE PLAINS HIGHER ED AUTH TX (CANYON) [2]	451.3
43	RHODE ISLAND STUDENT LOAN AUTHORITY RI (WARWICK) [2]	440.1
44	MARINE MIDLAND BANK NY (BUFFALO) [5]	438.4
45	CORUS BANK IL (CHICAGO) [3]	431.8
46	BANK OF NORTH DAKOTA ND (BISMARCK) [2]	431.5
47	MISSISSIPPI HIGHER ED ASSIST CORP MS (JACKSON) [2]	425.2
48	NEW MEXICO ED ASSISTANCE FOUNDATION NM (ALBUQUERQUE) [3]	406.0
49	GREATER TEXAS HIGHER ED AUTHORITY TX (BRYAN) [7]	395.6
50	MAINE EDUCATIONAL LOAN MARKETING ME (AUGUSTA) [1]	381.8
51	REGIONS BANK AL (MOBILE) [3]	355.0
52	ALL STUDENT LOAN CORP CA (LOS ANGELES) [3]	341.5
53	ASSOCIATED BANK WI (STEVENS POINT) [14]	331.1
54	CONNECTICUT STUDENT LOAN FOUND. CT (ROCKY HILL) [2]	318.5
55	FIRST TENNESSEE BANK TN (MARYVILLE) [1]	294.9
56	MONTANA HIGH ED STUD ASSIST CORP MT (HELENA) [3]	290.1
57	COMMERCE BANK MO (ST LOUIS) [1]	276.0
58	NAVY FEDERAL CREDIT UNION VA (MERRIFIELD) [1]	267.2
59	BANK OF BOSTON CORP RI (PROVIDENCE) [5]	261.4
60	MARSHALL & ILSLEY BANK WI (MILWAUKEE) [33]	257.9

\$ OUTSTANDING INCLUDES STAFFORD, PLUS, SLS, AND CONSOLIDATION LOANS (IN MILLIONS). SECURITIZED LOANS ARE REPORTED UNDER THE ORIGINAL HOLDER. SOURCE = ED FORM 799.

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61	TEACHERS INSUR & ANNUITY ASSN OF AM NY (NEW YORK) [1]	247.8
62	OKLAHOMA STUDENT LOAN AUTHORITY OK (OKLAHOMA CITY) [3]	245.7
63	TEXAS HIGHER ED COORDINATING BOARD TX (AUSTIN) [1]	209.7
64	GUARANTY FEDERAL BANK TX (DALLAS) [1]	201.1
65	SOVEREIGN BANK PA (READING) [1]	195.4
66	NORTHSTAR GUARANTEE MN (ST PAUL) [1]	194.1
67	ARKANSAS STUDENT LOAN AUTHORITY AR (LITTLE ROCK) [1]	192.4
68	SOUTH TEXAS HIGHER ED AUTH TX (AUSTIN) [1]	190.1
69	FIRST FEDERAL SAVINGS BANK WI (LACROSSE) [2]	186.8
70	MANUFACTURERS & TRADERS BANK NY (BUFFALO) [4]	181.7
71	LOUISIANA PUBLIC FACILITIES AUTHORITY LA (BATON ROUGE) [8]	156.7
72	WYOMING STUDENT LOAN CORP WY (CHEYENNE) [2]	154.6
73	SAN ANTONIO FEDERAL CREDIT UNION TX (SAN ANTONIO) [1]	149.2
74	TWIN CITY FEDERAL SAVINGS BANK (TCF) MN (MINNEAPOLIS) [4]	141.2
75	ANCHORBANK WI (MADISON) [2]	129.9
76	MERCANTILE BANK MO (ST JOSEPH) [8]	128.1
77	WASHINGTON MUTUAL SAVINGS BANK WA (SEATTLE) [3]	126.3
78	UNION PLANTERS BANK TN (KNOXVILLE) [9]	120.7
79	AMERICAN EXPRESS ASSURANCE CO CA (SAN DIEGO) [1]	120.2
80	STUD LOAN ACQUISITION AUTH OF ARIZONA AZ (SCOTTSDALE) [1]	118.3

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81	OLD KENT FINANCIAL CORP MI (GRAND RAPIDS) [5]	117.2
82	DEPOSIT GUARANTY NATIONAL BANK MS (JACKSON) [1]	110.5
83	EDUCATION SERVICES FOUNDATION MS (JACKSON) [1]	109.1
84	UNIVERSITY OF PENNSYLVANIA PA (PHILADELPHIA) [1]	105.9
85	STUDENT LOAN FINANCE ASSOCIATION WA (SEATTLE) [1]	99.0
86	FIFTH THIRD BANK OH (CINCINNATI) [5]	96.8
87	CHARTER ONE BANK NY (ALBANY) [2]	96.7
88	BANCORPSOUTH BANK MS (TUPELO) [1]	96.1
89	FROST NATIONAL BANK TX (SAN ANTONIO) [3]	95.3
90	UNIVERSITY OF WISCONSIN CREDIT UNION WI (MADISON) [1]	94.8
91	HIBERNIA NATIONAL BANK LA (BATON ROUGE) [1]	91.7
92	MARQUETTE BANK MN (LAKEVILLE) [3]	89.7
93	ABILENE HIGHER ED AUTHORITY TX (AUSTIN) [1]	87.0
94	FIRST AMERICAN NATIONAL BANK TN (NASHVILLE) [1]	86.7
95	HARVARD UNIVERSITY MA (CAMBRIDGE) [1]	85.4
96	COMERICA BANK MI (AUBURN HILLS) [4]	84.6
97	CITIZENS BANK RI (RIVERSIDE) [6]	82.5
98	ZIONS FIRST NATIONAL BANK UT (SALT LAKE CITY) [1]	81.7
99	GEORGIA STUDENT FINANCE AUTHORITY GA (TUCKER) [1]	80.0
100	SOUTHTRUST BANK AL (BIRMINGHAM) [3]	78.5

	AS OF 9/30/99
TOP 10 AS A PERCENT OF NATION	62.3
TOP 25 AS A PERCENT OF NATION	78.6
TOP 50 AS A PERCENT OF NATION	89.1
TOP 75 AS A PERCENT OF NATION	93.4
TOP 100 AS A PERCENT OF NATION	95.3

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